

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
THERESA J. FULLERTON) Case No. 18-10948 CMB
)
) Chapter 13
Debtor(s).)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: **Trustee**
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated **3-2-21**

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from **\$4640** to **\$4986** per month, effective **9/22**; and/or the Plan term shall be changed from ____ months to ____ months.

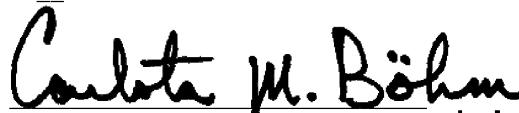
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- **Plan payment increased to \$4986 beginning 9/22 per order entered 9-16-22 (Doc 89)**
 - **Nationstar Mortgage CL.#10 motion relief from stay filed 5-17-22 is resolved by order entered 9-16-22 (Doc 89)**
 - **Thomas H. & Rebecca Stafford CL.#10 as PIF.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this ^{12th} day of ^{October}, 202²


United States Bankruptcy Judge **dmk**

Stipulated by:

Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
10/12/22 3:45 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Theresa J. Fullerton
Debtor

Case No. 18-10948-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Oct 12, 2022

Form ID: pdf900

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ Theresa J. Fullerton, 2078 Route 97, Waterford, PA 16441-9642
cr	J.P. Morgan Mortgage Acquisition Corp. c/o Rushmor, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
14917016	+ Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Erie, PA 16501-1011
14917017	+ Marquette Savings, 920 Peach St, Erie, PA 16501-1486
14917019	+ PNC Bank, PNC Plaza, 301 Fayetteville St Suite 1100, Raleigh, NC 27601-2170
14917022	+ Thomas Horvath, 4858 North Wayside Drive, Erie, PA 16505-1358
14955789	+ William H. Stafford & Rebecca H. Stafford, 4060 Ponderosa Dr., Edinboro, PA 16412-1460
14917024	William Stafford, 2060 Ponderosa Dr., Edinboro, PA 16412

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 13 2022 00:56:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/Text: RASEBN@raslg.com	Oct 13 2022 00:56:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
14917011	+ Email/Text: EBNProcessing@afni.com	Oct 13 2022 00:56:00	Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427
14917012	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 13 2022 00:56:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14917013	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 13 2022 00:55:00	Citizensbank, Attn: Bankruptcy Department, One Citizens Plaza, Providence, RI 02903
14917014	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2022 00:56:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14917015	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 13 2022 00:56:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14917009	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 13 2022 00:56:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14955407	+ Email/Text: bkenotice@rushmorelm.com	Oct 13 2022 00:56:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Service, P.O. Box 55004, Irvine, CA 92619-5004
14955386	+ Email/Text: bkenotice@rushmorelm.com	Oct 13 2022 00:56:00	J.P. Morgan Mortgage Acquisition Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14917018	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14927586	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O.

District/off: 0315-1

User: auto

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14917794	+ Email/PDF: rmscedi@recoverycorp.com	Oct 13 2022 00:58:33	Box 619096, Dallas, TX 75261-9096 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14917010	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14917020	+ Email/PDF: gecsedl@recoverycorp.com	Oct 13 2022 00:58:39	Synch/care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14954750	+ Email/PDF: gecsedl@recoverycorp.com	Oct 13 2022 00:58:32	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14917021	+ Email/PDF: gecsedl@recoverycorp.com	Oct 13 2022 00:58:39	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14917023	^ MEBN	Oct 13 2022 00:51:44	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
15518483	+ Email/Text: bkteam@selenefinance.com	Oct 13 2022 00:56:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services LLC tuhawkeye@msn.com carkema@squirelaw.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohrlab@raslg.com
Denise Carlon	

District/off: 0315-1

User: auto

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on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com

Jeffrey G. Herman

on behalf of Debtor Theresa J. Fullerton JeffreyHerman@Live.com
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com

Maria Miksich

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com

Michael John Clark

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services LLC
mclark@squirelaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10